

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	}	
HOUSTON EUGENE JONES	}	
EVELYN LOUISE JONES	}	Case No. 3:15-bk-02560
8230 SHADY GROVE TRAIL	}	Chapter 13
EAGLEVILLE, TN 37060	}	Judge Charles M. Walker
SSN: xxx-xx-8930	}	
SSN: xxx-xx-5541	}	
Debtors	}	

**EXPEDITED ORDER GRANTING DEBTOR'S EXPEDITED MOTION TO
UTILIZE INSURANCE PROCEEDS TO PAY OFF SECURED CLAIM, UTILIZE
REMAINDER AS A DOWN PAYMENT ON A REPLACEMENT VEHICLE, AND
REQUEST PERMISSION FOR AN EXTENSION OF CREDIT**

This matter came before the Court April 11, 2018, on the Debtors' Expedited Motion to Utilize Insurance Proceeds to pay off secured claim, utilize remainder as a down payment on a replacement vehicle, and request for an extension of credit. There being no opposition at the call of the docket, it is hereby ORDERED as follows:

1. The Debtors shall be permitted to utilize insurance proceeds as result of a total loss to the Debtors 2013 Chrysler 200 SD.
2. The Debtors shall be permitted to utilize the insurance proceeds to pay off the balance of the secured claim of Insolve Auto Funding, LLC (Court Claim #21) which according to the Trustee's records at the time of the filing of the Motion, was in the amount of \$6,460.70 (including Trustee's commission).
3. Geico shall issue two separate checks. The first check shall be made payable to the Chapter 13 Trustee in the amount of \$6,460.70 (including Trustee's

commission) which shall be used to pay off the secured claim of Insolve Auto Funding, LLC..

4. The second check shall be made payable to the Debtors for the remainder of the proceeds to be used as a down payment on a replacement vehicle.
5. The Debtors shall be permitted to obtain an extension of credit to purchase a vehicle through Insolve Auto Funding, LLC to be paid through their Chapter 13 bankruptcy. The principal amount of the loan is not to exceed \$16,000.00 at no more than 24% interest with a regular monthly payment not to exceed \$400.00 monthly.
6. The extension of credit, if it is pursued, will be included in the bankruptcy pursuant to a separate modification.
7. As a result of this modification, the Debtors' plan payment shall remain the same.
8. No other terms of the Debtors' plan shall be modified by this order.
9. Flexer Law shall apply for additional fees by separate application to be added to the Debtors' Chapter 13 plan for time expended in connection with this matter.

IT IS SO ORDERED.

This order was electronically signed and entered as indicated at the top of the first page.

APPROVED FOR ENTRY:

/s/ James A. Flexer
JAMES A. FLEXER, BPR #9447
Attorney for Debtor
1900 Church Street, Suite 400
Nashville, TN 37203
(615) 255-2893
fax: (615) 242 8849
cm-ecf@jamesflexerconsumerlaw.com

CERTIFICATE OF SERVICE

I hereby certify that on April 12, 2018, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III
Chapter 13 Trustee
P.O. Box 340019
Nashville, TN 37203-0019

Electronic

Sam Crocker, U.S. Trustee
318 Customs House, 701 Broadway
Nashville, TN 37203

Electronic

HOUSTON EUGENE JONES
EVELYN LOUISE JONES
8230 SHADY GROVE TRAIL
EAGLEVILLE, TN 37060

U.S. Mail First Class

Geico Salvage
Attn: Claim Number 0478595180101018
Po Box 13528
Macon, GA 31208

U.S. Mail First Class
Fax: 202-354-4691

Insolve Auto Funding, LLC
C/O Capital Recovery
Po Box 64090
Tucson, AZ 85728-4090
(notices only)

U.S. Mail First Class
Email: bknotices@crgofusa.com

Insolve Auto Funding, LLC
C/O Capital Recovery
Dept. 3403, Po Box 123403
Dallas, TX 75312-3403
(payments only)

U.S. Mail First Class

6 notices have been served. I have mailed 4 notices, e-mailed 2 notices, and faxed 1 notice.

/s/ James A. Flexer
James A. Flexer

